

OLD NATIONAL
Investments



Monday, August 27, 2007

Nancy M. Morris
Secretary
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549-1090

RE: SEC Review of Rule 12b-1

Dear Ms. Morris:

I am writing this letter because the issues behind Rule 12b-1 are very important to me and I would like to express my concerns about the SEC's ongoing review of the Rule. I have been in this business for three years now and have built a very nice business. With the continuation of the 12b-1 fees, I am allowed a certain amount of time to help review and talk with Middle class Americans that need the continuing service, guidance and support that I provide, to achieve their stated investment goals. 12b-1 fees provide a tax efficient means to support the continuing service which these clients require for successful investing. The benefits of 12b-1 fees are numerous and include:

- Expanding Investor Choice - The multiple share classes made possible by Rule 12b-1 give investors choices by providing them with options in how they pay their financial advisor. The flexibility offered by Rule 12b-1 allows financial advisors to tailor a portfolio to their client's specific needs.

- Supporting Financial Literacy - Mutual funds send their investors monthly statements, confirmations, prospectuses, annual reports, and other materials. Financial advisors serve the vital role of educators by helping investors to make sense of these essential materials. 12b-1 fees are the compensation financial advisors receive for these efforts.

- Managing Client Expectations - We all know the common mistakes investors make; buying high and selling low, chasing past performance and harboring unrealistic expectations. 12b-1 fees provide financial advisors with compensation to manage their client's expectations and protect them from falling into this common investor traps.

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